

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re Louisa Correa

Case No. 19-31542  
Reporting Period: Dec-2019

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.  
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.  
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	N/A	
Copies of bank statements		✓	
Cash disbursements journals		N/A	
Statement of Operations		N/A	
Balance Sheet		N/A	
Status of Postpetition Taxes		✓	
Copies of IRS Form 6123 or payment receipt		N/A	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts		✓	
Listing of aged accounts payable		N/A	
Accounts Receivable Reconciliation and Aging		N/A	
Debtor Questionnaire		✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Louisa Correa

Signature of Debtor

Date 3-30-20

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

Louisa Correa  
FORM MOR (INDV)  
(9/99) 3-30-20

Dec / 19

In re Louisa Correa  
Debtor

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	N/A	
+ Amounts billed during the period	N/A	
- Amounts collected during the period	N/A	
Total Accounts Receivable at the end of the reporting period	N/A	
Accounts Receivable Aging		Amount
0 - 30 days old	N/A	
31 - 60 days old	N/A	
61 - 90 days old	N/A	
91+ days old	N/A	
Total Accounts Receivable	N/A	
Amount considered uncollectible (Bad Debt)	N/A	
Accounts Receivable (Net)	N/A	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		✓

L.C. 3/30/20  
FORM MOR-5  
(04/07)



In re Louisa Correa  
Debtor

Case No. 19-31542  
Reporting Period: DEC 2019

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding	-0-					-0-
FICA-Employee	-0-					-0-
FICA-Employer	-0-					-0-
Unemployment	-0-					-0-
Income	-0-					-0-
Other:	-0-					-0-
Total Federal Taxes	-0-					-0-
<b>State and Local</b>						
Withholding	N/A					
Sales	N/A					
Excise	N/A					
Unemployment	N/A					
Real Property	N/A					
Personal Property	N/A					
Other:	N/A					
Total State and Local						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
	0-30	31-60	61-90	Over 90		
Accounts Payable	-0-					-0-
Wages Payable	-0-					-0-
Taxes Payable						-0-
Rent/Leases-Building						-0-
Rent/Leases-Equipment <i>Financial Pacific</i>	872.92	872.92				1745.84
Secured Debt/Adequate Protection Payments	8878.87	8878.87				17757.74
Professional Fees <i>2nd Mortgage</i>	711.16	711.16				1422.32
Amounts Due to Insiders*						-0-
Other:						-0-
Other:						-0-
<b>Total Postpetition Debts</b>						-0-

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).

*Louisa Correa*  
FORM MOR-4 3-30-20  
(04/07)

In re: Louisa Correa  
Debtor

Case No. 19-31542  
Reporting Period DEC-2019

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	1386.36	
<b>RECEIPTS</b>		
Wages (Net)	7588.44	
Interest and Dividend Income	0-	
Alimony and Child Support	3000	
Social Security and Pension Income	0-	
Sale of Assets	0-	
Other Income (attach schedule)	1400.20	
<b>Total Receipts</b>	12,023 -	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	0-	
Rental Payment(s)	1331.37	
Other Secured Note Payments	0-	
Utilities	209.79	
Insurance		
Auto Expense <i>car insurance</i>	459.45	
Lease Payments <i>car lease</i>	550	
IRA Contributions	0-	
Repairs and Maintenance	753.37	
Medical Expenses	634.57	
Household Expenses	1866.44	
Charitable Contributions	0-	
Alimony and Child Support Payments	0-	
Taxes - Real Estate	0-	
Taxes - Personal Property	0-	
Taxes - Other (attach schedule)	0-	
Travel and Entertainment	600 -	
Gifts	250 -	
Other (attach schedule) <i>child school tuition</i>	1794.85	
<b>Total Ordinary Disbursements</b>	9153.40	3614.75
<b>REORGANIZATION ITEMS:</b>		
Professional Fees	750	
U. S. Trustee Fees	0-	
Other Reorganization Expenses (attach schedule)	0-	
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>		
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	3000.83	

FORM MOR-1(INDV)  
(9/99)

*Le*  
*3/30/20-*



In re Louisa Correa  
Debtor

Case No. 19-31542  
Reporting Period: Dec-2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
<u>Dog Food.</u>	<u>280.70.</u>	<u>280.70</u>
<b>Other Reorganization Expenses</b>		

FORM MOR-1 (INDV) (CONT)  
(9/99)

LC  
3/30/20

# Wells Fargo Everyday Checking

December 31, 2019 ■ Page 1 of 6



LOUISA CORREA HUNTER  
DEBTOR IN POSSESSION  
CH11 CASE #19-31542 (NJ)  
372 FOREST AVE  
PARAMUS NJ 07652-5518

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>



## IMPORTANT ACCOUNT INFORMATION

We may change the statement period and monthly fee period assigned to your account without advance notification. If your account earns interest, these changes will not affect interest calculations, but they may affect the date we post interest to your account.

For all accounts except business analyzed checking, if the first new fee period created by our change is fewer than 25 days, the bank will automatically waive the monthly service fee for that period.

### Activity summary

Beginning balance on 12/1	\$1,386.36
Deposits/Additions	12,297.97
Withdrawals/Subtractions	- 10,683.50
Ending balance on 12/31	\$3,000.83

Account number:

LOUISA CORREA HUNTER  
DEBTOR IN POSSESSION  
CH11 CASE #19-31542 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN):

December 31, 2019 ■ Page 2 of 6

**Overdraft Protection**

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/2		Purchase authorized on 11/29 Miami Cdd Parking Miami FL S389333651800432 Card 6916		3.00	
12/2		Purchase authorized on 11/29 Cash App*Ethan Ste 8774174551 CA S589334114217918 Card 6916		20.00	
12/2		Purchase authorized on 11/29 Cash App*Matthew H 8774174551 CA S389334193141862 Card 6916		60.00	
12/2		Purchase authorized on 11/30 Joe The Juice Mia Miami FL S469334500501171 Card 6916		7.70	
12/2		Purchase authorized on 11/30 Cash App*Matthew H 8774174551 CA S469335028299952 Card 6916		40.00	
12/2		Purchase authorized on 12/01 Cvs/Pharmacy #10 10969--7 Miami Beach FL P00469335637017226 Card 6916	medicine	31.71	
12/2		Purchase authorized on 12/01 Cash App*Matthew H 8774174551 CA S389335798809373 Card 6916		30.00	
12/2		Purchase authorized on 12/01 Zara USA 3566 Miami Beach FL P0000000230125476 Card 6916	clothes	133.20	
12/2		Purchase with Cash Back \$ 20.00 authorized on 12/02 Walgreens Store 3103 Bisc Miami FL P00469337058064065 Card 6916	medicine	51.04	1,009.71
12/3		Purchase authorized on 11/30 Anais Nail Salon Miami Beach FL S589335038920294 Card 6916		103.00	
12/3		Purchase authorized on 12/02 Bp#1790732Caraf Miami FL P0000000784122264 Card 6916		5.14	901.57
12/4		ATM Check Deposit on 12/04 15 West Palisades Ave Englewood NJ 0007137 ATM ID 37291 Card 6916	4,435.20		
12/4		Purchase authorized on 12/02 Coyo Wynwood Miami FL S309337134822660 Card 6916	child support	43.20	
12/4		Purchase authorized on 12/02 Wynwood Smoke Shop Miami FL S309337138855822 Card 6916	Food	13.95	
12/4		Purchase authorized on 12/03 Cash App*Matthew H 8774174551 CA S389338066887480 Card 6916		40.00	
12/4		Purchase authorized on 12/04 Shoprite Paramus S1 Paramus NJ P00589338779144648 Card 6916	Food	141.99	5,097.63
12/5		Purchase authorized on 12/03 Starbucks C Ps Ewr Newark NJ S469337554590798 Card 6916		8.42	
12/5		Purchase authorized on 12/04 Spanx Garden State Paramus NJ S309338659054636 Card 6916	clothes	241.99	4,847.22
12/6	^ 105	Verizon Payments 191206 00105 6560264000001	phone	209.79	
12/6	^ 101	Mediterraneanow Checkpaymt 191206 00101 000000000000	parents	1,331.37	
12/6	103	Check	car insurance	459.45	2,846.61
12/9		Deposit Made In A Branch/Store	2,529.48		
12/9		Purchase authorized on 12/06 Sunoco 0724769502 Paramus NJ S469340598905317 Card 6916	gas	25.00	
12/9		Purchase authorized on 12/06 Cash App*Ethan Ste 8774174551 CA S389340735803236 Card 6916		5.00	
12/9		Purchase authorized on 12/06 Cash App*Ethan Ste 8774174551 CA S309340837372394 Card 6916		20.00	
12/9		Purchase authorized on 12/06 Cash App*Ethan Ste 8774174551 CA S389341048586376 Card 6916		20.00	
12/9		Purchase authorized on 12/08 Cash App*Ethan Ste 8774174551 CA S309342678953292 Card 6916		11.00	5,295.09
12/10		Purchase authorized on 12/09 Cash App*Yehuda Av 8774174551 CA S309343537098164 Card 6916	Repairs	116.22	
12/10		Purchase authorized on 12/09 Enterprise Rent-A- West New York NJ S309343563953502 Card 6916	car rental deposit	200.00	



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## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/10		Purchase authorized on 12/09 Sloan Flushmate 248-446-5300 MI S389343611528403 Card 6916		21.17	
12/10		Purchase authorized on 12/09 Apple.Com/Bill 866-712-7753 CA S469343639155998 Card 6916	Repairs	5.32	
12/10		Recurring Payment authorized on 12/09 Apple.Com/Bill 866-712-7753 CA S389343639205670 Card 6916	Entertainment	26.65	
12/10		Recurring Payment authorized on 12/09 Apple.Com/Bill 866-712-7753 CA S389343639241955 Card 6916		13.85	
12/10		Recurring Payment authorized on 12/09 Apple.Com/Bill 866-712-7753 CA S389343639242867 Card 6916		14.99	
12/10		Recurring Payment authorized on 12/09 Apple.Com/Bill 866-712-7753 CA S589343639268522 Card 6916		2.99	
12/10		Purchase authorized on 12/09 Cash App*Connie 8774174551 CA S469343674436741 Card 6916		35.00	
12/10		Purchase authorized on 12/09 Cash App*Yehuda Av 415-375-3176 CA S589343819009248 Card 6916	Repair bathroom	600.00	
12/10		Purchase authorized on 12/09 Cash App*Matthew H 8774174551 CA S469344020039660 Card 6916	Kitchen faucet	30.00	
12/10		Purchase authorized on 12/10 Shoprite Paramus S1 Paramus NJ P00469344496578784 Card 6916	Food	173.36	
12/10	102	Check	Math health ins.		
12/10	106	Check	Accountant	357.00	
12/11		Purchase authorized on 12/10 Chewy.Com 800-672-4399 FL S469344493256609 Card 6916	Dog Food	140.35	2,948.54
12/11		Purchase authorized on 12/10 Cash App*Ethan Ste 8774174551 CA S469344735059559 Card 6916		5.00	
12/11		Purchase authorized on 12/10 Cash App*Dimple Ka 8774174551 CA S309345146053458 Card 6916		20.00	
12/11		Purchase authorized on 12/10 Cash App*Matthew H 8774174551 CA S389345146717328 Card 6916		40.00	2,743.19
12/12		Purchase authorized on 12/11 Cash App*Ethan Ste 8774174551 CA S309345737839829 Card 6916		5.00	
12/12		Purchase authorized on 12/11 Stew Leonard's Par Paramus NJ S389345748502710 Card 6916	Food	491.34	
12/12		Purchase authorized on 12/11 Stew Leonard's Par Paramus NJ S309345752401411 Card 6916	Food	83.14	
12/12		Recurring Payment Reversal on 12/12 Apple.Com/Bill 866-712-7753 CA S629346655755475 Card 6916	26.65		2,190.36
12/16		Sunrise Dental G Direct Dep 191216 6180716597706Av Correa-Hunter,Louisa	2,529.48	payroll	
12/16		Purchase authorized on 12/13 The Hair and Beaut Paramus NJ S589347746609200 Card 6916		15.00	
12/16		Purchase authorized on 12/16 Cvs/Pharmacy #05 05300--1 Paramus NJ P00389351047371322 Card 6916	medicine	155.12	
12/16	104	Check	car payment		
12/17		Purchase authorized on 12/16 Noches DE Colombia Hackensack NJ S389350860848879 Card 6916	Food	550.00	3,999.72
12/18		Purchase authorized on 12/17 Cash App*Ethan Ste 8774174551 CA S389351739128136 Card 6916		31.99	3,967.73
12/19		Purchase authorized on 12/18 Stew Leonard's Par Paramus NJ S589352632589913 Card 6916	Food	5.00	3,962.73
12/19		Purchase authorized on 12/18 Cash App*Ethan Ste 8774174551 CA S309352746858556 Card 6916		167.96	
12/19		Purchase authorized on 12/18 Cash App*Ethan Ste 8774174551 CA S389352813588724 Card 6916		10.00	
12/19		Purchase authorized on 12/19 USPS PO 33633006 33 E Mid Paramus NJ P00389353568968451 Card 6916	postage	20.00	
12/20		Purchase authorized on 12/18 Kohler Service Par 920-4574441 WI S309352529585817 Card 6916	repair	8.30	3,756.47
12/20		Purchase authorized on 12/18 Kohler Service Par 920-4574441 WI S309352552250243 Card 6916	Repair	14.99	
				0.99	



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## Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
12/20		Purchase authorized on 12/18 61675 - Matrix Val Newark NJ S389352760890575 Card 6916		14.00	
12/20		Purchase authorized on 12/19 Cash App*Ethan Ste 8774174551 CA S469353708963247 Card 6916		10.00	3,716.49
12/23		Money Transfer authorized on 12/21 From Shots FL S00389356182891964 Card 6916	0.44		
12/23		Money Transfer authorized on 12/23 From Shots FL S00469357730667157 Card 6916	247.24		
12/23		Purchase authorized on 12/20 Ipcc Theatr Fort L Fort Lee NJ S589355119573099 Card 6916		46.85	
12/23		Purchase authorized on 12/22 Cash App*Ethan Ste 8774174551 CA S389356765569649 Card 6916		15.00	
12/23		Purchase authorized on 12/22 Cash App*Ethan Ste 8774174551 CA S469356768342584 Card 6916		5.00	
12/23		Purchase authorized on 12/22 Cash App*Shots*Add 8774174551 CA S309356843883139 Card 6916		1.00	3,896.32
12/24		Purchase authorized on 12/22 9640 AMC Online 888-440-4262 KS S589356690512700 Card 6916		19.18	
12/24		Purchase authorized on 12/23 Cash App*Shots*Add 8774174551 CA S309357432573266 Card 6916		250.00	
12/24		Purchase authorized on 12/23 Paramus Delta Paramus NJ S309357823305867 Card 6916		25.00	
12/24		Purchase authorized on 12/24 Stew Leonard's P 585 From Paramus NJ P00309358858630343 Card 6916		589.87	3,012.27
12/26		Sunrise Dental G Direct Dep 191226 9449125958576Av Correa-Hunter,Louisa	2,529.48		
12/26		Purchase authorized on 12/24 Instacart*Shoprite Httpsinstacar CA S589358576545410 Card 6916		67.88	
12/26		Purchase authorized on 12/24 Westwood Prime Mea Westwood NJ S389358694027974 Card 6916		133.88	
12/26		Purchase authorized on 12/25 Cvs/Pharmacy #10 10460--1 New York NY P00389359626872648 Card 6916		39.70	5,300.29
12/27		Purchase authorized on 12/26 Cash App*Shots*Add 8774174551 CA S469361176018595 Card 6916		100.00	
12/27		Purchase authorized on 12/27 Shoprite Paramus S1 Paramus NJ P00469361672966617 Card 6916		68.73	5,131.56
12/30		Purchase authorized on 12/27 Cash App*Sebastian 8774174551 CA S389361305418007 Card 6916		80.00	
12/30		Purchase authorized on 12/29 Chewy.Com 800-672-4399 FL S309363589210358 Card 6916		140.35	
12/30		Purchase authorized on 12/29 Smart T*Dwightengl 888-8688828 NJ S469363593242840 Card 6916		1,794.85	3,116.36
12/31		Purchase authorized on 12/29 Tst* LA Esquina - New York NY S469363789939046 Card 6916		32.22	
12/31		Purchase authorized on 12/31 Target T- 6 Vervalen S Closter NJ P00000000574391869 Card 6916		78.14	
12/31		Purchase authorized on 12/31 Target T- 6 Vervalen S Closter NJ P00000000539071682 Card 6916		5.17	3,000.83
Ending balance on 12/31					3,000.83
Totals			\$12,297.97	\$10,683.50	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

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**Summary of checks written** (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
101	12/6	1,331.37	103	12/6	459.45	105	12/6	209.79
102	12/10	357.00	104	12/16	550.00	106	12/10	750.00

**Monthly service fee summary**

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 12/01/2019 - 12/31/2019

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. This is the final period with the fee waived. For the next fee period, you need to meet the requirement(s) to avoid the monthly service fee.

**How to avoid the monthly service fee**

Have any ONE of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$1,500.00

\$901.57 ☐

\$500.00

\$5,058.96 ☒

10

72 ☒

**Monthly service fee discount(s) (applied when box is checked)**

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC